



PRESCRIPTION DRUG COVERAGE

Medicare Part D in the Virgin Islands

Medicare Part D helps cover prescription drug costs for Medicare beneficiaries.

WHY CONSIDER PART D?

- Lowers your out-of-pocket drug expenses.
- Covers many brand-name & generic drugs



HOW DOES IT WORK?

- Pay a monthly Premium and an annual Deductible
- Costs and covered drugs vary

ENROLLMENT GUIDELINES

INITIAL ENROLLMENT

- 3 months before to 3 months after your 65th birthday



OPEN ENROLLMENT

- Oct. 15 – Dec. 7 each year (join, switch, or drop a Part D plan)

**ANNUAL
OPEN ENROLLMENT
OCT 15 TO DEC 7**

SPECIAL ENROLLMENT

- For qualifying life events, such as moving or losing other coverage (employers)



QUICK TIPS

-  Make a list of your medications
-  Compare plan drug lists and costs
-  Check if your pharmacy is in-network



Need Help?

Call your local VI SHIP/ Medicare Office

STT.STJ: 340-774-2991

Ext. 4507 or 4508

STX: 340-773-6449

Ext. 3151 or 3152

OR

Call 1-800-MEDICARE or visit [medicare.gov](https://www.medicare.gov)



SHIP

State Health Insurance
Assistance Program